Certificate Number: 02470-NJ-DE-036807170

Bankruptcy Case Number: 17-20772



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on <u>September 3, 2022</u>, at <u>12:09</u> o'clock <u>PM EDT</u>, <u>Jennifer S Chinnici</u> completed a course on personal financial management given <u>by internet</u> by <u>Isabel C. Balboa, Chapter 13 Standing Trustee</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>District of New Jersey</u>.

Date: September 4, 2022 By: /s/Kathy Mills

Name: Kathy Mills

Title: TENS Instructor